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KB0025833

## Frontline Voluntary Separation Leave (VSL) - FAQ's

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Please note, **the information below is tailored to you** and describes the benefits and privileges you are eligible for based on a variety of factors. **To ensure you see the information that is only relevant to you, make sure you log into Help Hub yourself to view the materials.**

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## Program terms

### Who is eligible to participate?

US, Guam and London Heathrow based flight attendants, projected to be employed with United after April 1, 2021, including those projected to be on furlough, are eligible. If you have received a notice of separation, you are not eligible.

Also, the following are excluded: (1) flight attendants on a leave who are not eligible for company-subsidized benefits; and (2) employees who on January 21, 2021, were in a position not covered by the collective bargaining agreement between AFA and the Company.

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### Can I submit for a voluntary furlough and the VSL, in case I want to revoke the VSL or I get denied in taking the VSL?

Yes, you can submit for both the voluntary furlough and the VSL, however the VSL will be processed first. Flight attendants who participate in the VSL program will not be considered for the voluntary furlough.

### Is my participation in the program guaranteed if I elect to participate and do not revoke my election?

United may reject the application of any individual applicant based upon Company need. We expect these to be rare, but if your application will be rejected you would be notified within 48 hours **after** the program enrollment period ends on 2/16. If you do not receive a communication from HR or your leadership within that timeframe, you are not impacted.

If rejections are required, the determination of who would be denied would be based on several factors, including location, seniority, and qualifications.

## How do I know that my VSL election has been received?

After your four-day revocation period ends, you'll receive an email outlining next steps. The confirmation email will be sent to your United email as well as the personal email you listed on the form. If you do not receive the email after your four-day revocation period ends please submit a VSL Inquiry on Help Hub. Your application may still be reviewed to confirm that you are eligible based on operational need and in good standing. Unless you are contacted by HR or your leadership to inform you that you are not eligible for VSL (up to 48 hours **after** the program enrollment period ends on 2/16), your application can be considered approved.

## When does this take effect if I apply right away?

Pre-separation leave period will begin on 03/01/2021.

## What happens if I miss the deadline?

The application window is scheduled to end at 11:59pm CT on February 16, 2021. In order to participate, you must complete your application before that deadline. If you have any issues accessing Help Hub or submitting your election, it is your responsibility to call the Digital Technology Service Desk at 800-255-5801 (or 847-700-5800) prior to the end of your election period to resolve these issues. Do not wait to submit your election

## What happens to my Link protection plan if I take VSL?

If you were opted into protection coverage for the period of June 7, 2019 to June 6, 2020, your protection coverage was extended through November 30th, 2020 at no additional cost. No credit card or payroll deduction information was stored, so there is no need to worry about additional charges if you apply for VSL.

If you did not previously have protection coverage from June 2019 to June 2020,

you were offered the chance to opt-in at a prorated cost for monthly usage. If you chose to opt-in, you have already paid your pro-rated coverage and there will be no additional credit card charges or payroll deductions made.

As no new 2021 protection program has been offered to date, there will be no refunds to consider for your Link protection plan.

### What are the key eligibility dates of the VSL program?

The dates that drive VSL eligibility are as follows:

- October 1, 2020 – If you are currently in a furlough status, you must have been furloughed on or after this date to be eligible to participate in the VSL program.
- March 31, 2021 – Age and Years of Service eligibility is calculated as of this date for the program overall
- Program A only: December 31, 2021 – Eligibility for retirement (including retiree medical) and travel benefits is determined as of this date
- Program B only: August 31, 2022 – Eligibility for retirement (including retiree medical) and travel benefits is determined as of this date

### Can I elect an earlier Separation Date than my assigned Separation Date under Program A or Program B?

At the time you apply for a VSL Program in Help Hub, you do not have a choice of Separation Date. Your pre-separation leave will end on December 31, 2021 if you apply for Program A or August 31, 2022 if you apply for Program B.

Commencing in March and continuing through your pre-separation leave, you will have the option to select an earlier end date to your pre-separation leave (and thus an earlier Separation Date) by visiting Help Hub and using this link (*please note, this link will not be active until March*). You must submit your request at least 45 days in advance of your desired pre-separation leave end date, and the end date must be on the last day of a month. Therefore, the first available early pre-separation leave end date would be April 30, 2021.

Once your pre-separation leave ends, you will irrevocably separate from

employment (or retire, if applicable).

Please understand that if you select an earlier end date to your pre-separation leave,

- Pre-separation leave pay will end upon separation, and you will forfeit any remaining pre-separation leave pay that you would have received had you maintained your original separation date.
- Medical coverage at active rates will also end upon your separation. You will have the option to transition to retiree medical with access to Medicare Advantage plans (if eligible as of your accelerated separation date) or COBRA
- Post-separation enhanced travel privileges will continue through December 31, 2026
- For Program A (the benefits focused program), the one-time RHA will be credited shortly after your separation
- Eligibility dates for pass travel and retiree medical benefits (if applicable) will be based on your new separation date

Any benefits you are eligible for as provided by your collective bargaining agreement are unaffected.

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### **Can I elect a later pre-separation leave start date or Separation Date than my assigned dates under Program A or Program B?**

No.

### **What if I am scheduled to work on March 1<sup>st</sup>?**

If your last scheduled pairing in February extends into March 1 (the start date of the Voluntary Separation Leave – VSL) and the pairing was part of your original line of flying as awarded, the pairing will be removed and the portion of the pairing through 23:59 Home Domicile Time (HDT) of February 28 will be pay protected. You will be subject to reassignment to a different pairing through 23:59 HDT of February 28, per Section 7.Q.3. If your last scheduled pairing in February that

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 extends into March 1 was not part of your awarded line, the pairing will be removed and unpaid. These pairings will be removed after the completion of the four full-day revocation period following your VSL request.

### What if I have scheduled training between now and March 1<sup>st</sup>?

After you elect to participate in a VSL program (and pass the four-day revocation period) you will automatically be captured in the February training file. If you have already picked up or been scheduled, you will automatically be removed. If you have not yet been scheduled, you will not be assigned. If for some reason, you are not removed and would like to opt out (after you have passed your four-day revocation period) you can reach out to the FAST team ([https://ft.ual.com/Inflight/Inflight\\_Administration](https://ft.ual.com/Inflight/Inflight_Administration)) to be removed.

### If I participate in VSL Program B and elect to separate early will I receive the remainder of my pre-separation pay continuation as a lump sum?

No, if you elect to participate in either VSL Program A or Program B and elect to separate early, your pay continuation will cease when your pre-separation leave ends.

Please see the FAQ entitled, “Can I elect an earlier Separation Date than my assigned Separation Date under Program A or Program B?” for more information.

### What happens to these benefits in the event of my death?

If Death occurs:	45/15 Option A	45/15 Option B
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Prior to the start of pre-separation leave (if participation has been approved)	<ul style="list-style-type: none"> <li>Pay continuation: Pay continuation under VSL would not commence.</li> <li>Medical Coverage: As an active employee, survivors would be offered COBRA at full COBRA rates for up to 36 months. Please refer to your CBA for</li> </ul>	<ul style="list-style-type: none"> <li>Pay continuation: Pay continuation under VSL would not commence.</li> <li>Medical Coverage: As an active employee, survivors would be offered COBRA at full COBRA rates for up to 36 months. Please refer to your CBA for</li> </ul>
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specific survivor rules. The survivor is not eligible for Bridge Medical.

- RHA: The RHA would become available for use by the surviving spouse or domestic partner under the same terms as for the employee. While a dependent would still be eligible for reimbursement, they cannot directly access the RHA. The RHA expires if there is no spouse or domestic partner or if the spouse or domestic partner dies.

- Travel: As an active employee, Survivor Pass Travel Policy would apply. [Click here for additional details.](#)

*Normal plan rules apply to life insurance, pensions, and 401K plans.*

specific survivor rules. The survivor is not eligible for Bridge Medical.

- RHA: Not applicable for Option B.
- Travel: As an active employee, Survivor Pass Travel Policy would apply. [Click here for additional details.](#)

*Normal plan rules apply to life insurance, pensions, and 401K plans.*

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During pre-separation leave

- Pay continuation: Pay continuation would cease as the date of death.
- Medical Coverage: During the pre-separation leave, you are considered active. Survivors would be offered COBRA at full COBRA rates for up to 36

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After pre-separation leave	<ul style="list-style-type: none"> <li>• Pay continuation: Pay continuation ceased at the close of the pre-separation period.</li> <li>• Medical Coverage: If you are eligible and enrolled in Pre-65 or Post-65 Retiree Medical, your spouse or</li> </ul>	<ul style="list-style-type: none"> <li>• Pay continuation: Pay continuation ceased at the close of the pre-separation period.</li> <li>• Medical Coverage: If you are eligible and enrolled in Pre-65 or Post-65 Retiree Medical, your spouse or domestic partner</li> </ul>
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domestic partner may continue coverage as long as premiums are paid monthly. If you elected COBRA at the end of your pre-separation period, your enrolled dependents would be offered COBRA for an additional 36 months. If you are eligible and enrolled in Bridge Medical, your surviving spouse or domestic partner may use remaining sick bank hours to bridge to Post-65 Retiree coverage.

- The RHA would become available for use by the surviving spouse or domestic partner under the same terms as for the employee. While a dependent would still be eligible for reimbursement, they cannot directly access the RHA. The RHA expires if there is no spouse or domestic partner or if the spouse or domestic partner dies.
- Travel: If the employee was eligible for retiree travel as of the last day of your pre-separation period and passes away after separation, then the retiree survivor program would apply. Add link.

*Normal plan rules apply to life insurance, pensions, and 401K plans.*

may continue coverage as long as premiums are paid monthly. If you elected COBRA at the end of your pre-separation period, your enrolled dependents would be offered COBRA for an additional 36 months. If you are eligible and enrolled in Bridge Medical, your surviving spouse or domestic partner may use remaining sick bank hours to bridge to Post-65 Retiree coverage.

- RHA: Not applicable for Option B.
- Travel: If the employee was eligible for retiree travel as of the last day of your pre-separation period and passes away after separation, then the retiree survivor program would apply. Add link

*Normal plan rules apply to life insurance, pensions, and 401K plans.*

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**What if I was in an ineligible status on 1/21 but switch to an eligible status after that date?**

Eligibility was determined as of 1/21/21. However, United reserves the right, in its

sole discretion, to grant an exception for any employee (or class of employees) who switches to an eligible status prior to the close of the enrollment window.

### **COBRA coverage after my pre-separation leave is expensive. What other options do I have to get coverage?**

United medical coverage is not necessarily the best choice for everyone. Sometimes coverage through a spouse, or even the open marketplace might make more sense for your own situation.

Last year, United announced a partnership with HealthMarkets counseling service, who can help you find the health insurance that's right for you by navigating you through the open individual marketplace. HealthMarkets provides personalized assistance and unbiased counsel online, over the phone, or with a local licensed insurance agent – all at no cost to you. For more information, reach out to HealthMarkets counseling service at 1-844-636-0512 or HealthMarkets.com/UAL.

### **I would like to print these FAQs or Program Overview, how can I do that?**

This will differ by computer and browser. The best option is typically to choose Print in your web browser, then Save as PDF. In some cases pressing ctrl+p and choosing "Save as pdf" will allow you to print or save an entire web page. In other cases you may need to press ctrl+a to select all text from the page and then copy and paste this into an application like Word and print or save from there.

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### **If I recently retired or separated from United, am I eligible to participate in the Voluntary Separation Leave programs?**

No.

### **If I have started the process to retire sometime in February, and all the paperwork is done, can I back out and take this voluntary separation package instead?**

Yes, if you meet the eligibility criteria for this Program and your application is approved, you could revoke your retirement paperwork and take this Program instead.

### **Am I eligible to participate if I work for UGE or UAFC?**

No, you are not eligible to participate if you work for a subsidiary of United Airlines, Inc., such as UGE or UAFC, as determined by the Company.

### **Am I eligible if I am on a working visa?**

You are generally ineligible for this program if you are on a work visa. The only exception is for international Flight Attendants on an ALE Visa, who are eligible.

For those on an ALE visa: An ALE visa is tied to current employment. Under existing ALE visa rules, a flight attendant on an ALE visa may stay in the UK for the duration of the visa until the end of the pre-separation leave. If the ALE expires during the pre-separation leave, United would not renew an ALE visa for an employee in this case. While on the pre-separation leave, you may not work for another company using the ALE visa, which is tied to United employment and does not give you right to work elsewhere in the U.K. When your pre-separation leave ends, or when the visa expires, whichever is sooner, you would need to return your ALE visa card to the Inflight department and exit the UK within 30 days after that date. The company will also notify UK Border Force of your separation date from the company.

### **What if I am on a leave of absence?**

If you are on an eligible leave and you elect to participate in VSL, effective on the first day of your pre-separation leave, you will participate in the program and your status will change from your current status to a VSL participant status with the corresponding pay and benefits associated with this program. By participating in this program, you are agreeing to move to the VSL status, and will not be able to change from that status.

### **What if I am pulling from my On-the-Job Injury (OJI or Occupational) bank currently?**

You will stop pulling from your OJI bank when you move into a VSP pre-separation leave. Effective on the first day of your pre-separation leave, you will participate in the program and your status will change from your current status to a VSL participant status with the corresponding pay and benefits associated with this program.

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## How does my workers' compensation claim affect my participation in the VSL Program?

An ongoing workers compensation claim does not affect eligibility for the VSL Program. As long as you are on an active status or on a leave with company-subsidized benefits, you are eligible. So, for example, if you are on Extended Illness Status (EIS) and eligible to be enrolled in company-subsidized medical benefits (even if you voluntarily dropped coverage), then you are eligible for the VSL Program – despite the fact you are receiving workers' compensation benefits. You will continue to receive your TTD from Sedgwick per state regulations; however, your pre-separation leave pay will be limited to what is necessary to ensure that the sum of your pre-separation leave pay and TTD does not exceed your scheduled pre-separation leave pay. (This means that if your TTD is greater than your pre-separation leave pay, your pre-separation leave pay will be reduced to \$0). Approved medical treatment appropriate for your workers compensation claim will not be affected by your participation in the VSL Program.

## I elected to participate in a prior VSP, am I eligible to participate in VSL?

No. Participation in a previous VSP program makes you ineligible for this program.

## How are age and years of service determined for VSL program eligibility?

Age and years of service are determined as of March 31<sup>st</sup>, 2021. Please see below for different examples:

- **<45 years old:** Must be born on or after April 1, 1976
- **45+ years old:** Must be born on or before March 31, 1976
- **<15 years of service:** Must have an adjusted company seniority date on or after April 1, 2006
- **15+ years of service:** Must have an adjusted company seniority date on or before March 31, 2006

## How can I check my completed years of service before deciding whether to apply?

You can check your years of service (based on adjusted company seniority date) by

visiting Flying Together > Employee Services > My Info/ Manager's Toolbox > Personal Details > Employee Profile to view your Company Seniority/Adjusted Service Date.

## **How does participation in the VSL impact the benefits I have available through my CBA?**

Participation does not impact the benefits you have through your CBA; they are additive to the benefits you have through your CBA. Eligibility for normal retiree benefits and other benefits outlined in your CBA are based on your last day of pre-separation leave (the day prior to your actual separation from United).

## **How does the four-day revocation period work?**

You will have four full days after your date of application submission to revoke your application. For example, if you apply on Monday, February 1 (no matter what time you submit on this date), you will have until 11:59 pm CT on Friday, February 5 to revoke. If you revoke your application will no longer be valid. If you do not, you will no longer be able to revoke after the revocation period is over. To revoke your application during the revocation window:

1. Go to Help Hub and log-in using your Flying Together credentials
2. Click on REQUESTS in the upper right hand corner of the screen
3. Find your VSL Case (the case number is referenced below)
4. Open the case
5. Click "Cancel Request" next to the case number
6. After you click cancel, you will receive an email confirming that your revocation was successful
7. Please note, you will only be able to cancel the case during the 4-day revocation period. After your revocation period has passed, you will no longer be able to cancel the case.

Once you have canceled your election, you will receive an email notification.

If you have any questions or did not receive your email notification, you can respond to your Help Hub case or submit a VSL Inquiry via Help Hub.

## **Will I be eligible for recall?**



No, all employees who apply for VSL are voluntarily and irrevocably separating employment and will no longer be eligible for recall.

### **Will I be eligible for rehire?**

You are voluntarily and irrevocably separating your employment. United is under no obligation to rehire you in the future. However, participation in this Program does not prevent you from being rehired, as long as you left the company in good standing. In the event you are rehired, your medical benefits and travel privileges under this VSL Program would permanently cease and would not be reinstated.

### **Will my service be restored if I am ever rehired back to United?**

No, after you separated from United, your service will not be restored in the event that you are rehired.

### **Will I be able to apply for work at UGE if I participate in this program?**

Yes. There is nothing prohibiting employees who separate from United via VSL from applying for and accepting employment at UGE.

However, once you start employment with UGE the benefits and privileges under the VSL cease.

### **How does this program relate to the Early Out lookback that Oscar announced in 2017?**

This program is not an early out, which is a financial incentive program that provides cash upon separation. This Program provides paid leave or medical and pass travel enhancements. These types of benefits are excluded from the 2017

policy, which was updated in 2020. For details, please refer to Sunsetting our early out policy.

### **Will I be eligible for unemployment?**

United will not contest unemployment insurance claims for employees

participating in the VSL, however, the determination about whether to approve a claim would be made by the state unemployment benefits office. United would contest unemployment if you separate voluntarily outside of the VSL.

After your revocation period is over, you will receive a confirmation notification from Help Hub that will state: "Thank you for applying to the Voluntary Separation Leave (VSL) Program. This program was offered in order to assist the Company with its efforts to reduce costs in light of the significant reduction in flying due to the COVID-19 emergency."

### **If I take a job at another employer with medical coverage, can I cancel the medical portion of my pre-separation package, but keep the travel part?**

Yes, continuation of medical coverage following your Separation Date is optional. You can end coverage effective as of the end of any month by calling the United Airlines Benefit Center at 1-800-651-1007. Once you have ended coverage, you will no longer need to pay subsequent premiums, and will not be able to re-enroll in coverage unless allowed under and subject to the terms your CBA.

### **Can I seek outside employment during my pre-separation leave?**

Yes, however, you are still subject to the Code of Ethics and Business Conduct during your pre-separation leave. In particular, if the outside employment is with a competitor, a company that provides goods/services to United or a government entity, prior to accepting the job, you must receive prior written approval from your manager and the Ethics and Compliance Office using the Outside employment request for approval form. For those taking VSL, you do NOT need to obtain a manager signature when submitting this form to the Ethics and Compliance Office; you can submit the form without the Manager signature.

Please note: Employment with UGE or an affiliate would terminate your eligibility for this program.

### **Do leaders have the ability to say no if they do not want me to take the package?**

This Program is intended to be a voluntary decision for you to make. There are no manager approvals required to participate. However, United will determine whether to accept your application based on operational need. Changes to operational need could also cause United to modify your Separation Date after

initial notice. Though unlikely, United reserves the right, in its sole discretion, to reject the application of any applicant. If restrictions in the number of applications needs to be made, applicants will be notified within 48 hours of the end of the enrollment period (or sooner).

**Can United change any of the terms of VSL after I am accepted into the program (pay, medical coverage, travel, etc.)? If yes, under what terms (pre and post separation)?**

**Please note that there will be no mid-program enhancements or extensions offered for this Voluntary Separation Leave, so we encourage you to dive into the full details in the remainder of this program overview so that you can make the most informed decision on what is best for you and your family.**

It is important to understand that some of what VSL provides is special eligibility for existing programs – it does not govern the terms of the programs themselves. In other words, there are the underlying programs in which you participate – e.g., active or retiree medical coverage, active or retiree pass travel, retirement plans, etc. Each of these programs is subject to modification, amendment, or termination according to its own terms. As a participant in VSL, you are subject to the same provisions as active or retired employees, as applicable. This means that changes to these underlying programs would affect you. For example, if United makes changes to the medical plan options available to active employees or retirees, your medical plan options would change accordingly. Or if United makes changes to the rules for active or retiree pass travel, you would be affected by those changes just as other active or retired employees are affected.

**What if I am in the process of relocating and/or have an outstanding relocation cost repayment obligation?**

If you separate or retire by participating in the VSL, your relocation cost repayment obligation will be waived.

**If I participate in the quarterly operations bonus program, what happens to my outstanding quarterly operations incentive bonus, if any, if I participate in the VSL?**

Once on the VSL, you will not be eligible for quarterly bonuses, but there are no quarterly operation pay-outs expected in 2021.

## How will I be coded in the system (PeopleSoft) upon my separation?



This is based on your age and years of service as stated in the Working Together Guidelines (<https://ft.ual.com/Human-Resources/workingTogether>). Age 50 with 20 years of service, age 55 with 10 years of service, age 60 with 10 years of service, and age 65 with 5 years of service will be coded as Retired in PeopleSoft. The rest will be coded as Separated, even if you are eligible for retiree pass travel.

## What system access and equipment do I retain?

You will retain access to Flying Together (including myInfo), eRes, YBR and Help Hub only. Access to email and other system access will be removed at the start of your pre-separation leave. You will also have to turn in all United devices, equipment and badge(s) within the first 10 days of your pre-separation leave.

## Where do I return my equipment and badges?

Prior to the start of your pre-separation leave, you will receive more details on how to return your equipment and badges (including parking passes). Your main option will be to return your equipment and badges in person at your station/location, but you will be given a secondary option to return your items via a FedEx (domestic) or DHL (international) free of charge as well.

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**All VSL participants will be required to return their equipment and badges on your last working day or within the first 10 days of your pre-separation leave. Failure to return all items by the deadline will result in suspension of your VSL benefits and/or travel privileges.**

## Will I get a retirement or separation letter from United?

You can request a copy of your Employee Separation Data Review from your manager/supervisor and keep it as documentation of your retirement from United. Managers/supervisors can print this document from My Info/Manager's Toolbox on Flying Together after the transaction has been processed. For flight attendants, a copy of your Employee Separation Data Review will be sent to your address on file.

Please note, your separation letter will not be available until you are officially separated, which is **after** your pre-separation leave ends.

### If I'm retiring as a part of this program, am I able to request a Retiree badge?

Yes, you will be able to request a retiree badge after you convert to retiree travel. During your pre-separation leave and the VSL travel program, you will be not be considered separated or retired, and therefore you will not be able to request a retiree badge until you are coded as retired in the Travel Management System (TMS). If you do not wish to wait until after automatically converting to retiree travel, you may submit a request to the ETC to convert to retiree travel earlier, via Help Hub. After your conversion to retiree travel is processed, you will then be eligible to order a retiree badge. Retiree badging information can be found Flying Together by following the below path: Flying Together > employeeRES > Quick Links > Employee Profile > Click here to obtain your Retiree Badge You do not need a retiree badge to receive program benefits. You do not need a retiree badge for travel, only a government issued ID.

### What happens to these benefits in the event of my death?

In the event of your death, your enrolled survivors will be treated as if they were a single employee in your place. They may continue their COBRA medical coverage for up to 36 months COBRA period, provided they pay the monthly premium.

If you are eligible for the Retiree Health Account (RHA), your surviving spouse/domestic partner will receive access to the notional Retiree Health Account (RHA) until 12/31/31. As a reminder, this RHA is a notional account, meaning it is not a "cash" account funded by contributions to a trust, and is separate from any other RHA you may be enrolled in.

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## Medical benefits



**I'm currently 65 or I'm turning 65 during the pre-separation leave, what happens to my medical coverage during the pre-separation leave?**

You may remain on your current medical coverage through the pre-separation period. You will have to enroll in Medicare after your pre-separation period ends or if you choose to retire prior to your pre-separation period ending.

### **What if my paycheck is not enough to pay for my benefit deductions?**

You will need to pay your premiums directly through Your Benefits Resources (YBR) or with the United Airlines Benefits Center (UABC). You can make arrangements with UABC by calling 1-800-651-1007. Please note: direct billing will not begin immediately in all cases but you will still be responsible for your contributions. If you are in this situation, you will receive details in the mail. Please ensure you keep your address on file current.

### **Am I eligible for COBRA coverage if I am not enrolled in a medical plan at time of separation?**

No, you are not eligible for COBRA if you are not enrolled in a medical/dental/vision plan with United at the time of separation. COBRA is a continuation of benefits, not an opportunity to add or change benefits.

### **Are my dependents eligible for medical coverage continuation (spouse/domestic partner, child(ren)) after my pre-separation period ends?**

Yes, your currently covered dependents will be eligible based upon your enrollment (e.g., through retiree medical or COBRA). You cannot add, drop, or change dependent coverage during this time, unless you have a qualifying event or during annual enrollment (or if you drop coverage completely).

### **Do I receive the tobacco-free wellness credit during COBRA?**

No. Credits only apply while active. The wellness credit is included during pre-separation leaves. The wellness credit could be applied for certain retiree medical too.

### **Can I pay all my COBRA or retiree medical at once and get reimbursement, by the year? Or is it just monthly?**

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Billing is monthly. You will be able to visit YBR after your separation or retirement and set up automatic payments and reimbursements.

### **While on active rates, do I re-elect during open enrollment?**

Yes, while covered under United plans, you will have an opportunity each year during open enrollment to make changes, based on your eligibility.

### **What happens to my dollars in my HRA if I was enrolled in the Healthy Rewards PPO plan as of 12/31/2020?**

As long as you're enrolled in a United medical plan upon separation, you will be able to use your Healthy Rewards HRA dollars for qualified expenses or until 12/31/2025 when the funds expire.

### **Are current HMO plan enrollees like Netcare included in this?**

Yes. All United medical plans are included in the continuation of coverage.

### **Am I eligible to bridge?**

Bridge eligibility is determined by your collectively bargained agreement. Nothing in the VSL program alters that eligibility. Please review your contract to determine eligibility as that document, in the event of a discrepancy, will be the ruling document.

You must be enrolled in a United medical plan prior to retirement in order to be eligible to continue on Bridge Medical.

Eligibility for Bridge Medical is determined at time of separation (at the end of your pre-separation leave).

If you are eligible for Bridge Medical as of the start of your pre separation leave, you will retain that eligibility at the end of your pre separation leave. Provided at the time of your separation you are age 60 and have available sick bank hours.

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## How do I let United know I want to bridge after my pre-separation leave ends?

If you are eligible for bridge, meet all of the requirements, and have available sick hours to apply to bridge, your application to VSL will be treated as an election into bridge coverage. However, you may have other options, to learn more, or to make a different election, please call the UABC at 1-800-651-1007 for details.

## If I have an FSA, HSA and/or HRA and have not used all my dollars, what happens?

Here is what occurs by account type:

- HRA: As long as you have remained enrolled in a United Airlines medical plan, you have access to the HRA funds formerly tied to the Healthy Rewards plan for up to five years beginning 1/1/2021. If you drop or lose coverage in a United sponsored medical plan, you will forfeit those funds.
- FSA: You must use the full amount before your Separation Date or continue to contribute on a post-tax bases through the end of the calendar year to continue to use the account. Please contact the UABC for details
- HSA: This is a personal account and you will have access for qualified expenses until it is exhausted.

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## If I have an FSA, HSA and/or HRA and have depleted all my dollars, what happens?

Nothing, and no further action is required.

## Will the company-paid and voluntary life insurance continue during my pre-separation leave?

Yes.

## Can I keep my life insurance and voluntary benefit policies after my Separation Date?

See table below for specific details:

My Coverage	What is it?	Can I take it with me?	Who do I contact?
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<b><u>My Coverage</u></b>	<b><u>What is it?</u></b>	<b><u>Can I take it with me?</u></b>	<b><u>What do I contact?</u></b>
<b><u>Supplemental Medical Coverage</u></b>	Voluntary employee-paid critical illness insurance, hospital indemnity insurance, and personal accident insurance – administered by Voya	You have the option to convert your coverage currently in effect to an individual policy directly with Voya. You have 31 days to port your coverage to an individual policy. Voya will send a packet with portability information within 7 days of coverage termination.	If you do not receive a portability packet within 10 days of coverage termination, please contact Voya at 866-760-3610.
<b><u>Company-Paid Life Insurance</u></b>	Company-paid term life policy - administered by Securian Financial.	You have the option to convert your coverage currently in effect to an individual policy. You must decide to convert within 31 days of the end of the month in which your coverage ends. Securian Financial will send you a conversion notice.	If you do not receive the conversion notice within 21 days of losing coverage, you may contact Securian Financial at 1-866-887-1043 to request your conversion application. Customer Service Consultants are available Monday through Friday, between the hours of 7:00 a.m. and 6:00 p.m. Central time to answer your questions.

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<b><u>Voluntary Life Insurance</u></b>	Employee-paid term life or Group Universal Life policy - administered by Securian Financial	You have the option to convert your coverage currently in effect to an individual policy. You must decide to convert within 31 days of the end of the month in which your coverage ends	If you do not receive the conversion notice within 21 days of losing coverage, you may contact Securian Financial at 1-866-887-1043 to request your
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		Securian Financial will send you a conversion notice.	to request your conversion application. Customer Service Consultants are available Monday through Friday, between the hours of 7:00 a.m. and 6:00 p.m. Central time to answer your questions.
<b><u>Personal Accident Insurance</u></b>	Company-paid and voluntary (employee-paid) PAI - administered by AIG.	Coverage with AIG will end you can convert your employee paid coverage to an individual accidental death and dismemberment policy with Ruben Warner	Please contact the UABC at 1-800-651-1007 to request the conversion form(s).
<b><u>Long-Term Disability Insurance</u></b>	LTD coverage employee/employer paid - administered by Prudential	Your long-term disability coverage ends with your separation/retirement	There are no conversion options
<b><u>MetLife Group Legal</u></b>	Voluntary group legal plan administered by MetLife	Group legal coverage ends at the end of the month upon separation/retirement. Your group legal coverage can be ported to an individual policy by contacting MetLife for a limit of 12 months. This coverage must be pre-paid in full when you initially enroll following your separation or retirement.	Contact MetLife before the end of the month for more details at 1-(800)-821-6400, Monday through Friday from 7 a.m. to 7 p.m. Central time.
<b><u>Health Care Flexible Spending Accounts (HCFA)</u></b>	Health Care Flexible Spending Account employee contributions - administered by Your Spending Account	You have the option to continue contributing to your FSA health care account under COBRA through the end of the calendar year on an after-tax basis. If you do not elect to continue	Contact the UABC 1-800-651-1007 to continue contributions through COBRA on an after-tax basis

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		<p>not elect to continue contributing to your health care FSA on an after-tax basis under COBRA, you cannot be reimbursed for any expenses incurred on or after the end of the month when your contributions stopped. If you stop contributing when your payroll deductions stop, it would be the end of that month. If you pay one month of COBRA, it would be then end of that month.</p>	
<p><b><u>Dependent Care Flexible Spending Accounts (DCFSA)</u></b></p>	<p>Dependent Care Flexible Spending Account employee contributions administered by Your Spending Account</p>	<p>You do not have the option to continue contributions; participation ends upon separation/retirement. Any eligible dependent care expenses incurred prior to your retirement/Separation Date may be submitted for reimbursement up to the balance in your dependent care FSA account.</p>	

<p><b><u>Health Savings Accounts (HSA)</u></b></p>	<p>HSA employee contributions administered by Your Spending Account</p>	<p>You do not have the option to continue contributions to this account. You may continue to submit eligible claims. Upon retirement/separation, you will begin paying an administration fee. If you</p>	<p>Contact Your Spending Account with any questions 800-651-1007</p>
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		<p>gain employment and your employer offers a HDHP with an HSA, you have the option to transfer your remaining balance</p>	
<p><b><u>Healthy Rewards Health Reimbursement Account (HRA)</u></b></p>	<p>Administered by Your Spending Account</p>	<p>As long as you have remained enrolled in a United Airlines medical plan, you have access to the HRA funds formerly tied to the Healthy Rewards plan for up to five years. If you drop or lose coverage in a United sponsored medical plan, you will forfeit those funds. This also includes while covered through COBRA, Retiree Bridge Medical, or Regular Retiree Medical.</p>	<p>Contact Your Spending Account with any questions 800-651-1007</p>
<p><b><u>Other Voluntary Products (Pet insurance, Home and Auto insurance, LifeLock, Long-Term Care)</u></b></p>	<p>Voluntary-employee paid - administered by Mercer</p>	<p>If you are enrolled in these voluntary products, your payroll deductions will cease on the effective date of your retirement/separation.</p>	<p>You will need to contact Mercer at 1-800-448-3460 Monday through Friday, 8:00 a.m. to 5:00 p.m. Central time to continue these coverages under a direct billing individual policy (subject to eligibility).</p>

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### Can I continue my other benefits after retirement or separation?

Most benefits are portable, which means you can convert them to a personal policy when you leave United. Each plan has its own rules, but you should expect to receive a communication about your rights and the process for electing to continue.

Product	Portable	Carrier	Contact
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Auto and Home Insurance	Yes	All Carriers	1-800-448-3460
Accident Insurance	Yes	Voya	1-877-236-7564
Critical Illness Insurance	Yes	Voya	1-877-236-7564
Hospital Indemnity	Yes	Voya	1-877-236-7564
Legal Plan	Yes, for 12 months	MetLife Legal Plans	1-800-821-6400
Long-Term Care Insurance	Yes	Transamerica (except MA)	1-800-227-3740
Long-Term Care Insurance	Yes	National Guardian Life (MA only)	1-800-227-3740
Identity Protection	Yes, must reenroll	LifeLock	1-800-607-9174
Pet Insurance	Yes	Nationwide	1-877-738-7874
Life insurance	Yes	All	1-800-651-1007
Long term disability	No		1-800-651-1007

FSA	Only with continued contributions, calendar year limit		1-800-651-1007
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### Will my Commuter Benefits continue?

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You will want to end future orders as you will lose any unused money or benefits remaining at the time of your separation.

Commuter benefits are governed by IRS regulations which don't allow for payroll refunds of the commuter benefit before-tax contributions. You won't be able to cancel a monthly order after the ordering period is closed; the deadline to place orders is the 10th of the month preceding the benefit month. For example, the deadline to order June benefits is midnight Eastern time on May 10. When you separate, the month you leave the company is the last month for you to use your benefits. Most commuter products purchased with these funds will expire at that time and can't be extended or exchanged. The Commuter Check Prepaid Mastercard® will remain active through the end of the last benefit ordering month. Any credits on the account can't be refunded and are lost if you don't use them prior to leaving the company. If your paycheck doesn't have enough funds for the commuter benefit payroll deductions those deductions will accrue overdue charges and the funds will be collected by payroll on the first available paycheck. Additional information can be found at <https://commuterbenefits.com/>.

### **I am on long term disability, will participating in this program impact my disability payments?**

As long as you remain disabled (medically qualified) the benefit would continue being paid under the plan. If you are receiving pay during the pre-separation leave, your disability payment may have offsets.

### **When will my active coverage in Medical, Dental or Vision end?**

#### **Program A:**

Active benefit coverage ends the last day of the month of your Separation Date after the completion of your pre-separation leave, generally 12/31/2021. If you are eligible for retiree medical coverage you will be automatically enrolled (alternatively, you can elect 18 months of active coverage under COBRA at COBRA rates, in which case you waive your right to retiree medical). If you are not eligible for retiree medical coverage, you will be offered 18 months of active coverage

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## Program B:

Active benefit coverage ends the last day of the month of your Separation Date after the completion of your pre-separation leave, generally 08/31/2022. If you are eligible for retiree medical coverage, you will be automatically enrolled (alternatively, you can elect 18 months of active coverage under COBRA at COBRA rates, in which case you waive your right to retiree medical). If you are not eligible for retiree medical coverage, you will be offered 18 months of active coverage under COBRA at COBRA rates.

## How will this affect my dependents' coverage?

Your enrolled dependent as of 01/31/2021 may remain on active coverage during the pre-separation leave. Upon separation, your enrolled dependents may continue based upon your enrollment (e.g., through retiree medical or COBRA).

## Is Dental and Vision included in COBRA coverage?

Yes. If you are enrolled in dental and/or vision coverage through United at the time of your separation, you may continue those coverages through COBRA for up to 18 months after your Separation Date.

You will pay the full COBRA rates for Dental and Vision, plus the 2% administrative fee. The rate you pay today as an active employee is slightly less than what your COBRA rate will be, as you will have a 2% admin fee included. Individual rate information will be provided with your COBRA notice after your separation and you will have the opportunity to elect.

Dental and vision COBRA rates follow the same rule as Medical COBRA rates.

## Am I eligible for pre-separation leave coverage if I am not currently enrolled in a medical plan today?

No, you are not eligible for pre-separation leave coverage if you are not enrolled in a medical/dental/vision plan with United at the time of separation. You cannot add, drop, or change coverage during this time, unless you have a qualifying event

or during annual enrollment (or if you drop completely).

## What are the differences between the Active Rates, COBRA Rates, pre-65 Retiree Rates, and post-65 Retiree Rates?

The amount charged for medical coverage is based on your age, dependent coverage, and whether you enroll in COBRA or retiree medical. As you will see, the COBRA and pre-65 retiree rates are significantly higher than your active rates. In addition, eligible employees can use balances in their RHA to further help pay for the cost of medical coverage. (Please see program details for the amount of the reimbursement). These terms apply to the employee or retiree cost of medical coverage, and to the eligibility and duration.

- Active rates: This is the rate you contribute while active and is most cases deducted from your paycheck. It represents your portion of the cost, with United covering the remaining cost. A wellness credit might also be available while active. This is also the rate during your pre-separation leave.
- COBRA rates: As above, "COBRA" refers to the fact this is post-employment coverage and is available for up to 18 months. You will pay the full cost of COBRA coverage, which means your rates will be higher than while an active employee and include both the employee and employer amounts, plus a 2% administration amount.
- Retiree Rates (pre-65): Retiree rates are the full cost of coverage for a retiree and reflect the value (cost) of the retiree coverage. If you are eligible for retiree medical, this will provide coverage from your retirement to age 65.
- Retiree Rates (post-65): Retiree rates reflect the full cost of coverage for a retiree and reflect the value (cost) of the retiree coverage. However, since Medicare pays benefits as well, the cost of the plan is reduced. This rate does NOT include the cost of Medicare coverage.
- Pre-merger United flight attendants: Please refer to your CBA regarding subsidy and eligibility.

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## Can I change my plan enrollment if I participate in this program?

If you choose Program A and do not have medical coverage with United today, you

are unfortunately unable to enroll in coverage, unless you experience a qualified status change (QSC) or life event.

If you choose Program B, you will have the opportunity to participate in 2022 Annual Enrollment in the fall and can elect coverage for the remainder of your pre-separation leave (beginning 1/1/22).

### **Where can I learn more about the post-65 medical plan (Retiree medical under the Aetna Medicare Advantage Extended Service Area (ESA) PPO plan with SilverScript prescription drug coverage)?**

There is a full guide outlining the benefits available with the Medicare Advantage ESA PPO plan for those who are over age 55 at the time of separation (and will age into the Post-65 coverage by age 65). Please note spouse/domestic partner must also be over age 55 at time of separate to age into Post-65 coverage.

If you have questions about the plan, call Aetna Medicare Advantage United group plan at 1-866-246-8088 (TTY: 711) Monday through Friday, from 8AM to 6PM (in your time zone). Please note: They will not be able to answer any questions on VSL, only on the Medicare Advantage ESA PPO Plan.

### **How much will the Retiree medical under the Aetna Medicare Advantage Extended Service Area (ESA) PPO plan with SilverScript prescription drug coverage cost?**

The UABC can provide you the exact rates for the current plan year. There are a number of factors that go into rate calculations. For reference purposes, the approximate cost of the plan today for single coverage is about \$277/month and \$554/month when a spouse or domestic partner is covered.

### **What's the difference between COBRA rates and Retiree rates for people who are not yet age 65?**

COBRA provides for post-employment access to the same United plans as active employees with two key differences. The first is the fact that it generally ends after 18-months, and rates are capped under the COBRA rules. Retiree Medical Rates refers to the rate charged under United's pre-65 retiree plan. This plan is different in that if eligible (55+ years old and 10+ years of service), you can remain enrolled in the plan until age 65. The rates for this plan are higher than those charged under

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It is important to note that you cannot enroll in both programs, or move from COBRA coverage to Retiree coverage. You will need to determine which will better meet your needs. For example, if you only needed coverage for six months, COBRA might be a better option. If you want to remain in United's medical plan longer than 18-months, Retiree Medical will provide that opportunity.

You can use the RHA for either the COBRA coverage premiums or the Retiree coverage premiums.

Upon your retirement, (if eligible) you will be defaulted into Retiree coverage. As you approach Medicare eligibility (age 65) you will receive additional information about enrollment in the Aetna Medicare Advantage PPO ESA plan. If you would rather enroll in 18 months of COBRA coverage, please contact the UABC. If you end coverage prior to reaching age 65 and enrolling in Post-65 coverage, you will not be able to rejoin the plan.

### **Do I need to do anything to ensure my medical coverage continues after I retire?**

By applying for VSL and if you are at least 55 years old by your Separation Date, you are requesting enrollment in the program and you are enrolling in post-separation coverage, if eligible. If you want to make a change, or opt out of coverage, please contact the UABC after your Separation Date. If you do not take action, you will be enrolled into Retiree coverage (at retiree rates), if eligible. If 18 months of COBRA at COBRA rates will better meet your individual needs, that is available to you.

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### **Will the cost of the post-65 plan increase over time?**

Medical costs often increase over time with medical inflation. However, we have negotiated rate guarantees to help keep increases to a minimum.

### **If I enroll in the group Medicare Advantage ESA PPO plan for retiree medical, will I be able to move to a Medicare supplement plan in the future?**

Yes, the United plan is an Employer sponsored Medicare Advantage plan and will not preclude you from moving into a non-United Medicare supplement plan in the future.



## How long can I stay enrolled in the Medicare Advantage ESA PPO plan?

As long as you are enrolled in Medicare you can stay in the United-sponsored Post-65 medical plan, the Medicare Advantage ESA PPO plan, as long as you continue to make your Medicare payments. If you leave the plan, you will be unable to return unless otherwise provided under your collectively bargained agreement.

## What exactly is an RHA and how does it work?

The RHA is a Retiree Health Account provided by United for the purpose of paying or reimbursing out-of-pocket health care expenses and medical premiums incurred by an employee and other qualified dependent(s) after retirement or separation from service with the Company.

This RHA is a notional account, is not funded by contributions to a trust, and is separate from any other RHA you may be enrolled in. The RHA cannot be used for health care expenses that do not qualify under Section 213(d) of the Internal Revenue Code, and funds cannot be transferred out of the account. It is a retiree medical benefit and not a cash benefit.

## Do I need to be enrolled in any United medical coverage to receive the RHA dollars?

No. Enrollment in a United plan is not a requirement to participate in the one-time RHA.

## When do I receive the one-time RHA credit?

Program A: Within 30 days of your Separation Date of 01/01/2022, you will gain access to a Retiree Health Account (RHA), credited by United in the amount of \$125,000\*. The RHA expires on 12/31/2031.

\*If your work status was part-time as of 9/30/20, the amount credited to your RHA will be \$75,000.

Program B: No RHA is offered in Program B

## Does the RHA balance carryover at the end of the year?

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Program A: Yes, your RHA balance will carry over to the next year, but the balance will expire 12/31/2031.

Program B: No RHA is offered in Program B N/A

### **What can I use my RHA for?**

The RHA can be used to cover the cost of eligible medical premiums and other qualified medical expenses that you might associate with a flexible spending account, such as co-pays, prescription drug costs, and other expenses not otherwise paid for by medical insurance. To be eligible, the expense must qualify under IRS Code Section 213(d) Medical, Dental, and Other Expenses. For more detailed information, please refer to IRS Publication 502 titled, “Medical and Dental Expenses,” which can be found here:

**<https://www.irs.gov/publications/p502>**. Look down the left-hand side under “What Medical Expenses are Includible?”

### **When can I use the funds in the RHA?**

You can use your RHA funds for qualified medical expenses beginning 1/1/22 until 12/31/2031. The RHA is only available under Program A.

### **Will medical expenses incurred in 2021 be eligible for submission until April 2022 after we get RHA funds?**

You cannot incur an expense prior to receiving the RHA credit. Following the end of your pre-separation leave, starting on your Separation Date, you will have access to the RHA, and claims incurred on or after that date will be allowed to be submitted through April 30 of the next plan year.

For example:

If the end of your pre-separation leave is on August 31, 2021, and your Separation Date is September 1, 2021 the RHA account will be available effective September 1, 2021, at which time you can begin incurring claims. You will have until April 30, 2022, to submit claims incurred from 9/1/2021 through 12/31/2021.

### **Can I use my RHA outside of the United States for reimbursement?**

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For qualified expenses-yes. But please note: the YSA card can only be used in the US, Canada, and Mexico. All other claims must be submitted manually. They must be translated into English and in US dollars. Deposits must be made into a US bank.

### **Can I use my RHA to pay other bills outside of health expenses?**

No. The RHA can only be used for qualified healthcare expenses.

### **Can the RHA be used to reimburse medical premiums? What about Dental and Vision?**

Yes. The RHA can be used to reimburse your out-of-pocket medical premiums, and premiums you pay for medical, dental, and vision insurance. Please note, IRS rules required that if you use the RHA to reimburse pre-tax premiums you paid for a medical, dental, or vision plan (e.g. through another employer), the reimbursement will be subject to tax.

### **How will I obtain reimbursement from my RHA?**

The RHA is administered through Your Spending Account (YSA). If you are eligible and request reimbursement for your United Medicare Advantage plan premiums, you will receive a check or direct deposit from Your Spending Account (YSA).

If you don't choose automatic plan premium reimbursements, you may file directly each month on the YSA website. As long as you are covered by a United sponsored medical plan, you won't need to submit any documentation with your claim. YSA will validate your request using your enrollment information in YBR.

To sign up for direct deposit with YSA online via their secure portal. You'll need certain information about your account, including institution (bank) name, account type, account number, and routing number. The online instructions will tell you where to find this information. In addition, you can enter and/or update your information through the secure Your Spending Account automated phone system by calling 1-800- 651-1007. To set up direct deposit online, access the

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United Airlines Benefits Service Center via from the Your Benefits Resources™ (Flying Together > Employee Services > Health & Insurance (YBR)> Other Benefits - Spending Accounts). From the Take Action section select “Edit Your Profile”. In the Direct Deposit Information on the bottom left side, choose “Add” and follow the prompts to enroll.

### **Can I use my existing YSA debit card (if I have one) for my RHA?**

Yes. Your RHA will work through your existing Your Spending Account (YSA) debit card, or you can get one through YSA after your RHA opens.

You can use the YSA Card to pay for eligible out-of-pocket expenses at the time of purchase and funds will automatically be deducted from your YSA RHA account.

- The YSA Card can be used at any health care provider or merchant (for example, pharmacies, hospitals, doctor’s offices) who are authorized to accept spending account cards.
- You may need to submit receipts to verify certain expenses. A credit card authorization receipt is not a valid expense receipt.
- Your receipt must be itemized with claim information.
- Receipt requirement information along with examples of what is needed can be found in the Knowledge of the YSA website.

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### **If I find a new job and enroll in my new employer’s medical coverage, am I still eligible for the RHA?**

Yes. Your RHA balance can be used for qualified medical expenses even if you enroll in another employer’s medical coverage.

### **Can United ever access the funds in my RHA?**

No. The RHA is a notional account and does not contain dollars that could be accessed by United.

### **Are there cases where the RHA benefit would become taxable?**

If you continue your enrollment in United’s medical plan, or move to a

marketplace plan, the benefit is not taxable. However, IRS rules only allow for favorable tax treatment once for a given benefit. This means that if you are using your RHA to reimburse for a benefit that is already pre-tax, the reimbursement cannot be treated as pre-tax as well. As outlined in the plan document, these reimbursement requests are permitted under the plan. However, under IRS rules, United is required to report this as taxable income. For example, if you are requesting reimbursement for another employer's plan and those premiums are pre-tax, you cannot also receive a second pre-tax benefit from the United reimbursement plan. Please consult your tax advisor for rules relating to individual tax matters.

### **If my sick bank hours used for Bridge Medical are exhausted before I am Medicare eligible, am I eligible to continue coverage under regular retiree medical?**

If you do not have enough sick bank hours to use for Bridge Medical until you or your spouse/domestic partner becomes Medicare eligible, you and your eligible dependents have the option of participating in the Regular Retiree Medical program. However, there is no Company subsidy for premiums in that case, so you would pay full unsubsidized cost of the plan per month.

### **What will I pay for retiree medical?**

During your pre-separation leave, you will pay active rates. This is the same contribution as you are paying today where United is paying 80% of the plan costs. After your pre-separation leave, there are number of factors that can impact your contribution and depending on your age and eligibility for contractual premium subsidies, the costs could increase substantially. The examples below are intended to give you a close approximation for planning purposes. Actual rates are available from the United Airlines Benefit Center.

The numbers also reflect the high end of the range for each rate. To the extent you are eligible for other contractual benefits such as subsidized retiree medical or retiree bridge medical, those rates will apply, and your rate could be lower.

After your leave ends, you will move to one of a few different statuses, and your continued medical coverage is based on your age at that time:

1. If you are age 65 and Medicare eligible: You will be eligible to enroll in United's Aetna Medicare Advantage ESA PPO plan, and if you are in an eligible region any other post-65 medical plans that United offers. For example, the Kaiser HMO plan in

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California is available if you live in their service area. The monthly rate for the Aetna Medicare Advantage plan is currently approximately \$275 for single and \$550 for you and spousal coverage.

2. If you are 55-65 years old: You will be eligible to remain in the United medical plan with (pre-65 coverage) retiree medical coverage, and when you reach Medicare eligibility, you will be eligible for the United Medicare Advantage plan. Prior to age 65, you will pay retiree medical rates and after age 65, you will pay the Medicare Advantage plan rates. Additional subsidies may apply (Pre-Merger UA). See rate chart for additional information. If eligible, retiree bridge medical may apply (Pre-Merger CO or Pre-Merger CMI). See more details below.

3. If you are age 60 (but not yet 65) after your pre-separation leave ends and bridge medical eligible (Pre-Merger CO or Pre-Merger CMI): You will use 14 sick bank hours per month to cover the cost of your retiree medical rates. You will not be charged for this pre-65 retiree medical coverage, provided you have enough sick time. If you exhaust your sick time prior to reaching age 65, you will be eligible to continue retiree medical coverage at the unsubsidized retiree medical rates. When you reach Medicare eligibility, you will be eligible for the United Medicare Advantage plan at the unsubsidized Medicare Advantage rates. If you are 45-55: You will be offered COBRA coverage for 18 months following your pre-separation leave. Full COBRA rates will apply

4. United medical coverage is not necessarily the best choice for everyone. Sometimes coverage through a spouse, or even the open marketplace might make more sense for your own situation. Last year, United announced a partnership with HealthMarkets counseling service, who can help you find the health insurance that's right for you by navigating you through the open individual marketplace. HealthMarkets provides personalized assistance and unbiased counsel online, over the phone, or with a local licensed insurance agent – all at no cost to you. For more information, reach out to HealthMarkets counseling service at 1-844-636-0512 or [HealthMarkets.com/UAL](https://healthmarkets.com/UAL).

5. What about COBRA: This is available to everyone covered under the United plan at time of separation. You can continue medical, dental and vision coverage through COBRA. It is important to note that COBRA generally ends after 18 months, after which you will not be eligible for United coverage.

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**Pre-merger Continental and CMI Flight Attendant**

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Retiree medical benefits	Bridge medical between age 60-65 provided sufficient sick time, for up to 5 years from
Contract + Bridge + VSL	Can be used by dependents, if they are covered at the time of your separation
	Access to retiree plan at unsubsidized retiree rates until age 65 if not enough sick time
	Access to the post-65 medical plan if age 55 at time of separation

	Cost during pre-separation leave		Cost during bridge medical		Pre-65 regular retiree cost (after bridge)		Post65	
Plan	Single	Married	Single	Married	Single	Married	Single	
Traditional Medical PPO	\$209.30	\$454.82	\$0.00	\$0.00	\$1,031.73	\$2,321.41		Site Feedback
PPO 1250	\$158.71	\$341.45	\$0.00	\$0.00	\$948.59	\$2,134.31		
Core EPO	\$206.90	\$449.42	\$0.00	\$0.00	\$1,016.97	\$2,288.18		
Platinum EPO	\$293.12	\$643.95	\$0.00	\$0.00	\$987.74	\$2,222.40		
Silver EPO	\$158.44	\$340.86	\$0.00	\$0.00	\$887.99	\$1,997.99		
Kaiser N CA HMO - Opt A	\$222.36	\$484.22	\$0.00	\$0.00	\$748.47	\$1,684.11		
NetCare Guam Health Plan Plus	\$223.09	\$485.84	\$0.00	\$0.00	\$1,119.50	\$2,518.89		
Aetna Medicare Advantage							\$276.84	

Aetna International Medicare							\$465.79
Kaiser N CA HMO							\$335.67

## Rate notes:

Active rate does not reflect smoking credit nor spousal surcharge.

Cost during bridge assumes sufficient sick hours with 14/hours per month of coverage.

2022 rates subject to change similar to active rate change percentage.

Other pre and post 65 plans are available, rates provided here for illustration.

<b>Pre-merger</b>	
<b>United Flight Attendant</b>	
Retiree medical benefits	Company subsidized pre-65 medical rates based on service
Contract +VSL	Company subsidized rates based on years of service
	Access to retiree plan pre- and post-65
	Post-65 medical plan with Company subsidized rate if age 55 at time of separation

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	Cost during pre-separation leave		Pre-65 retiree cost (<20 years of service)		Pre-65 retiree cost (20-25 years of service)		Pre-65 retiree cost (25+ years of service)		(su
Plan	Single	Married	Single	Married	Single	Married	Single	Married	Sir

Traditional Medical PPO	\$209.30	\$454.82	\$759.49	\$1,693.29	\$580.56	\$1,290.69	\$401.62	\$888.09	
PPO 1250	\$158.71	\$341.45	\$701.81	\$1,563.50	\$537.30	\$1,193.34	\$372.78	\$823.19	
Core EPO	\$206.90	\$449.42	\$746.69	\$1,664.48	\$567.76	\$1,261.88	\$388.82	\$859.28	
Platinum EPO	\$293.12	\$643.95	\$728.97	\$1,624.61	\$557.67	\$1,239.18	\$386.36	\$853.75	
Silver EPO	\$158.44	\$340.86	\$659.77	\$1,468.93	\$505.77	\$1,122.42	\$351.76	\$775.91	
Kaiser N CA HMO - Opt A	\$222.36	\$484.22	\$830.36	\$1,852.73	\$651.43	\$1,450.13	\$472.49	\$1,047.53	
NetCare Guam Health Plan Plus	\$223.09	\$485.84	\$835.60	\$1,934.10	\$656.67	\$1,531.50	\$477.73	\$1,128.90	
Aetna Medicare Advantage									\$18
Aetna International Medicare									\$37
Kaiser N CA HMO									\$26

## Rate notes:

Active rate does not reflect smoking credit nor spousal surcharge.

Cost during bridge assumes sufficient sick hours with 14/hours per month of coverage.

2022 rates subject to change similar to active rate change percentage.

Other pre and post 65 plans are available, rates provided here for illustration.

Is the RIA taxable income?

**IS THE RHA TAXABLE INCOME?**

No, the RHA provides reimbursement of qualified medical expenses, which is not taxable income to retirees. Please note, IRS rules require that if you use the RHA to reimburse pre-tax premiums paid for another employer's health plan, distributions will be subject to tax.

**Is this also true for IFAs?**

Medical benefits, including the RHA, are provided to IFAs under the U.S. CBA through U.S. payroll. As such, United does not withhold taxes. It is possible in your local jurisdiction that employer-provided medical benefits are taxable, in which case you would be responsible for any taxes. However, the RHA would most likely be treated the same for local taxes purposes as other United-provided medical benefits, such as regular medical coverage or a Health Care Flexible Spending Account. So, if you have not owed taxes on other United-provided benefits, you likely do not owe taxes on reimbursements provided by the RHA. You should consult your tax advisor to determine your individual tax obligations.

**Am I eligible for the Medicare Advantage Plan if I am not currently enrolled in medical benefits today?**

Yes, if you are 55+/10+ as of your retirement/termination date. You may enroll in the Medicare Advantage Plan if you are not currently enrolled in medical benefits today.

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**Are my spouse/ domestic partner and dependents eligible for Bridge Medical?**

If you are eligible for Bridge Medical, your spouse/ domestic partner and dependents are eligible for up to five years as long as they were covered under a United-sponsored medical plan at the time of your retirement. Your dependent

children are eligible for up to five years or up to age 26, and your spouse/domestic partner is eligible for up to five years or until your sick bank hours are exhausted or they become Medicare eligible.



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Travel



Can I change my enrolled friends or buddies during pass travel enrollment in December?

Yes. VSL participants will be able to make changes to their enrolled friends or buddies (when applicable) during the pass travel enrollment period every year until the end of the program period.

If I get married or start a domestic partnership after I begin the Voluntary Separation Program, may I add my spouse/domestic partner to my pass travel privileges?

Yes, you can add a new spouse or domestic partner to your pass travel as long as you can provide supporting documentation.

What are the age and service requirements for retiree pass travel?

Employees who leave United in good standing, and who meet the age and active service requirements outlined in the chart shown below as of separation are eligible for retiree pass travel privileges.

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Age	Years of Service
45 – 50	20
51	18
52	16
53	14

54	12
55	10
65	5

### **Will I still be eligible for hotel and car rental discounts through myDiscounts?**

Participants who meet the minimum age and years of service for retirement on or before their separation date will remain eligible for myDiscounts.

### **Will I still be eligible for hotel and car rental discounts through ID90 Travel?**

ID90 Travel discounts are only available to active employees and retirees. You must meet the minimum age and years of active service for retirement before or by your separation date to be eligible as a retiree.

### **Will I still be eligible for SA9W?**

No, SA9W fee waived space available travel program is reserved for active employees only. VSL participants will no longer have access to SA9W travel as of their Separation Date.

### **Am I eligible for emergency travel if I take VSL?**

You would only be eligible for emergency travel if you have retiree pass travel (does not include retiree lite pass travel). You can view the Emergency Pass Travel Guidelines via Flying Together>Travel>Types of travel> Emergency travel.

### **Will I still be eligible for two free bags, waived pet in cabin and unaccompanied minor fees?**

Yes, you will continue to receive waived fees for up to two checked bags, pet in cabin and unaccompanied minor fees for eligible pass riders.

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## Am I eligible for other airlines (offline) travel?



No, travel is not valid offline (on other airlines, including United's alliance partners and codeshare partners). Travel is valid only on United and United Express. United Express flights are flights that operate pursuant to our capacity purchase agreements, so long as contractually available. All valid United Express carriers will be shown in employeeRES.

Participants who are eligible for retiree travel privileges will be eligible for other airline travel after the program end date -or- if they elect to convert to retiree travel privileges during the program period.

Retiree lite travel participants are not eligible for offline travel.

## Will I be subject to any rules or restrictions under the VSL Program?

It is the employee's responsibility to know and adhere to all Pass Travel Policies and Guidelines, which can be accessed via Flying Together>Travel>Travel Policies. Any misuse, abuse or other unauthorized use of pass travel privileges, by the employee or their pass riders, may result in disciplinary action up to and including full-fare reimbursement, suspension and/or termination of pass travel privileges.

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## What if I get a job at United Express, will I keep my travel privileges?

No, employees can only have one active pass travel profile at a given time.

## I am being asked to turn in my United badge. What badge will I use to travel?

You do not need a United badge to travel, only a government issued ID. You will need to return your badge before your last day.

## How will service charges and ticket taxes for my pass travel be paid during the program period?

Service charges, taxes and fees will be prepaid through employeeRES with a credit or debit card at the time of booking, prior to travel during the program period. Any additional fees incurred after payment will be invoiced to you on a monthly basis.

## **I have 25 years of service and currently receive service charge-waived fees. Will I continue to receive waived service charges if I participate in the voluntary separation program?**

Yes, you will continue to receive service charge-waived fees during the program period if you have completed 25 years of service by your Separation Date.

## **What is imputed income and why am I being charged?**

Imputed income applies when the value of a benefit or service is considered as income for the purposes of calculating your federal taxes. Tax laws and regulations govern whether an eligible pass rider's travel is taxed as imputed income to the employee/retiree as outlined in the Service Charges, Fees and Taxes for Pass Travel policy.

## **How can I view my quarterly invoice for the taxable value of my pass travel?**

Quarterly invoices will be sent to the address listed in Your Benefits Resource profile. You can verify and make changes to your mailing address, update your e-mail address and view your invoices by visiting Your Benefits Resources (YBR) at **[www.ybr.com/united](http://www.ybr.com/united)**. After logging in, click "Your Profile" and select "Personal Information."

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## **Will I have to pay imputed income taxes for my pass riders' travel during the program period?**

Imputed income applies when the value of a benefit or service is considered as income for the purposes of calculating your federal taxes. Tax laws and regulations govern whether an eligible pass rider's travel is taxed as imputed income to the

employee/retiree as outlined in the Service Charges, Fees and Taxes for Pass Travel policy. Participants will be taxed on their domestic partner, enrolled friends, children age 24-25 and extended family buddies travel.

If you are not retiree travel eligible by your separation date, all travel, your pass travel and/or that of your eligible pass riders will be taxed.



## **Can I go directly into my retiree pass travel if I'm already eligible?**

Yes, you can make a request via Help Hub to move into your retiree travel privileges. If eligible, we will convert you to that program. If you do not submit a request during the program period, you will convert to retiree travel at the end of the program period.

## **What happens to buddies/extended family buddies if they're listed for flights at the time when I transition to retiree travel?**

Any existing itineraries will not be deleted; however, you will be limited to making changes to those bookings. Travel plans created for dates after the program period ends or you transition to retiree travel are subject to cancellation if the pass rider is no longer eligible on the travel date.

## **If I participate in VSL, how will my boarding priority compare to other employees, retirees, and pass riders?**

Boarding priority will remain the same SA1P as active employees for the duration of the program. Once the program period begins, your board date will be calculated based on your adjusted/company seniority date as of your Separation Date, which is subtracted from the travel date, adjusted if applicable.

Example: If your hire date is July 12, 1989, and your pre-separation leave ends on December 31, 2021, as of that date, you will have 32 years, 5 months, 19 days of service. If you book travel on March 15, 2022, your length of service will be subtracted from your travel date, for a board date of September 24, 1989. Your board date will be different on each date that you travel, taking the date of travel and subtracting your 32 years, 5 months, and 19 days of service from each travel date.

## **During my pre-separation leave, and from separation through 12/31/26, while I have active travel, am I allowed to travel on other airlines?**

No, Interline travel is not governed by United policies, but by IATA resolutions, which are contractually binding agreements between airlines. IATA prohibits interline employee travel by anyone who is not an actively working employee or a

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regular retiree, or their dependents covered under individual interline pass travel agreements. Since you will be on leave and not actively working or retired, travel is permitted only on UA/UAX flights, and not on interline partners, including our United codeshare partners.

### **After I return my badge, how can I utilize the 75% discount on FedEx?**

The FedEx interline shipping discount falls under the umbrella of offline/interline travel, since it's negotiated as part of the interline pass agreement between United and FedEx. Just like with interline pass travel, the FedEx discount is not available while participating the in the program.

Participants who are eligible for retiree travel privileges will be eligible for the FedEx discount after the program end date -or- if they elect to convert to retiree travel privileges during the program period, subject to continuation of the discount by FedEx. Retiree lite travel participants are not eligible for the FedEx discount.

### **Which of my pass riders will be eligible for travel during the travel period under VSL?**

Eligible pass riders will include the following:

- Employee
- Spouse or domestic partner or primary enrolled friend\*
- Children, regardless of marital status, until they attain age 26 (natural, adopted and/or step)
- Foster children (up to age 18 or 21 if full-time student)
- Disabled children (disabled since before age 26)
- Up to 2 parents (any combination of natural, adoptive and/or step, same or opposite gender), with the option to change who travels quarterly
- Extended family buddy travel eligibility\*
- Enrolled friend(s) and/or buddy pass riders\*

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Participants are responsible for providing required documents for all eligible pass riders.

\*Some pass riders may only be eligible for the duration of this program and may not be eligible once the program ends if the participant converts to retiree pass travel.

### **What will my pass riders' boarding priority be?**

Pass riders will be cleared for travel in boarding priority order. All eligible pass riders, extended family buddies and regular buddies will board according to the space available boarding priority chart.

### **Can I use my existing buddy passes?**

Yes, existing Buddy ePasses are valid for travel through their expiration date or until December 31, 2026 , whichever comes first.

- Buddy ePass travel may be booked and prepaid through employeeRES
- Unaccompanied buddy travel is at the applicable unaccompanied buddy pass rider boarding priority SA7U
- Program participants will be included in the annual buddy ePass distribution (not applicable to retirees)

Buddy ePasses will remain valid for 30-days from the effective date of retirement for participants who elect to transition to the retiree travel privileges prior to the program end date.

### **Will I still be eligible to receive vacation passes?**

Yes, you will continue to be included in the annual allotment of vacation passes for the duration of the travel program. Existing Vacation ePasses are valid through their expiration date and/or December 31, 2026; whichever comes first.

### **Can I still use the vacation passes I already have?**

Yes. Vacation passes are valid until their expiration date or December 31, 2026; whichever comes first.

Participants that are eligible for retiree travel as of their separation date will continue to receive vacation passes as per the retiree travel program.

**Will I still be eligible for myUAdiscount fares?**

Yes, you will continue to be eligible for myUAdiscount fares both during the period of active travel as well as once you convert to retiree or retiree lite pass travel.

**What is retiree lite travel?**

Retiree lite travel is a program offered under the VSL program for employees who are older than 45 years old and have 15 or more years of service who do not meet the minimum age requirements by their Separation Date to be eligible for normal retiree travel privileges. Retiree lite travel will have the same SA2R boarding priority and eligible pass riders as retiree travel. Retiree lite travel participants will not be eligible for vacation passes or offline travel.

**What is the difference between Retiree lite and normal retiree travel privileges?**

Retiree lite travel will have the same SA2R boarding priority and eligible pass riders as retiree travel. Retiree lite travel participants will not be eligible for vacation passes or offline travel. Participants must meet age and years of service requirements for both retiree travel and retiree lite travel by their separation date to be eligible. Here’s a comparison of both programs:

	Retiree Lite Travel	Normal Retiree Travel
Eligible groups	<b><i>15+ years of service but does not meet age requirement for retiree travel</i></b>	<b><i>Employees that meet age and years of service requirements for retiree travel</i></b>
Eligible pass riders	<ul style="list-style-type: none"><li>• Spouse/domestic partner</li><li>• Children under age 26</li></ul>	<ul style="list-style-type: none"><li>• Spouse/domestic partner</li><li>• Children under age 26</li></ul>

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	<ul style="list-style-type: none"> <li>• Foster children (up to age 18 or 21 if a full-time student)</li> <li>• Disabled children (disabled since before age 26)</li> <li>• Up to two parents (natural, adoptive and/or step, same or opposite sex), with the option to change quarterly</li> </ul>	<ul style="list-style-type: none"> <li>• Foster children (up to age 18 or 21 if a full-time student)</li> <li>• Disabled children (disabled since before age 26)</li> <li>• Up to two parents (natural, adoptive and/or step, same or opposite sex), with the option to change quarterly</li> </ul>
Boarding priority	<b>SA2R</b>	<b>SA2R</b>
Enrolled friend	2 (with the option to change twice a year)	2 (with the option to change twice a year)
Buddy passes	No	No
Vacation ePasses	No	Yes
myUAdiscount	Yes	Yes
Other airline	No	Yes
Duration	Lifetime	Lifetime

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### Is my family eligible for survivor pass travel privileges if something should happen to me?

Your survivors may continue their pass travel privileges through the end of the program period. If you were eligible for retiree pass travel privileges when you separated, then at the end of the program period participants will automatically convert to their retiree travel privileges, subject to the terms applicable to survivors in that program.

If you were not eligible for retiree pass travel privileges when you separated and received retiree lite travel, survivor travel privileges will not be available.

### **Will I be notified if/when I transition to the retiree travel program?**

No, eligible participants will automatically convert to retiree travel once the program period ends. However, program participants will have the option to transition to their retiree travel privileges at any time, if eligible. Once transitioned to retiree travel, they will not have the option to revert to the VSL program.

### **Can I age into my retiree travel privileges if I take VSL?**

VSL participants must be eligible for their retiree travel privileges by their separation date.

If you choose Program A, you must be eligible for retiree travel by 12/31/21.

If you choose Program B, you must be eligible for retiree travel by 8/31/22.

If you are not eligible for retiree travel by your separation date, you will receive lifetime retiree lite travel.

### **Will the imputed income tax for my pass travel be reported?**

Yes. Under United's current tax reporting policy, any taxable imputed income resulting from your pass travel and/or that of your eligible pass riders is reported to you and the Internal Revenue Service (IRS) on Form W-2. Any federal and state tax withholdings that apply to your taxable pass travel income will be collected via quarterly invoice. The company will report to you the taxable value of pass travel, and any taxes collected, after the end of the year.

### **If I am eligible to retire, what is the difference in travel privileges if I retire normally or participate in VSL Program?**

These are the differences between retiree pass travel and the Voluntary Separation Program.

Travel Privileges	Retiree Travel	Continuation of Active Travel
<b>Eligible Pass Riders</b>	<ul style="list-style-type: none"> <li>- Spouse / Domestic Partner</li> <li>- Children under age 26</li> <li>- Foster children (up to age 18 or 21 if a full-time student)</li> <li>- Disabled Children (disabled since before age 26)</li> <li>- Up to two parents (natural, adoptive and/or step - same or opposite sex), with an option to change quarterly.</li> </ul>	<ul style="list-style-type: none"> <li>- Spouse / Domestic Partner / Primary Enrolled Friend</li> <li>- Children under age 26</li> <li>- Foster children (up to age 18 or 21 if a full-time student)</li> <li>- Disabled Children (disabled since before age 26)</li> <li>- Up to two parents (natural, adoptive and/or step - same or opposite sex), with an option to change quarterly.</li> </ul>
<b>Enrolled Friend(s)</b>	2 (with option to change twice per year)	1 (in lieu of buddy passes)
<b>Boarding Priority</b>	SA2R	SA1P
<b>Vacation ePasses</b>	Yes	Yes
<b>Buddy Passes</b>	No	Yes
<b>myUADiscount</b>	Yes	Yes

<b>Other Airline (Offline) Travel</b>	Yes	No
<b>Duration</b>	Lifetime	Through 12/31/2026

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**if I have jumpseat authorization, will I be able to continue jumpseating if I take the leave?**

No. Once you begin your pre-separation leave, you will no longer be eligible for jumpseat and reciprocal cabin jumpseat travel, including during your active travel period following your pre-separation leave.

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## Retirement & pension



**After my Separation Date, what are the options with my Fidelity 401(k) account balance? Can I leave my money in the 401(k) plan?**

After you are separated, you may: (1) elect to retain your Fidelity 401(k) Plan account balance and continue to self-direct your investments (distributions must generally begin by April 1 of the year following the year you reach age 72); (2) elect to receive a partial distribution of your account immediately following the effective date of your separation; (3) elect to receive a full distribution of your account any time after 14 days following the effective date of your employment status change; or (4) rollover your account balance to another qualified retirement plan or IRA any time after 14 days following the effective date of your separation.

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Please note, if you opt to take either a partial or full distribution, you may also be subject to a 10% early distribution penalty tax (in addition to regular income taxes) if you do not rollover your distribution to another employer's plan or an IRA – unless you are at least age 55 at any time in the year of your separation, in which case the 10% penalty would not apply. Also, if the vested portion of your Fidelity 401(k) Plan account balance is \$1,000 or less, you will receive a distribution from the plan automatically.

To learn more about each of these options, refer to your 401(k) Plan Summary Plan Description, explore the Library section of your Plan account at **[www.netbenefits.com](http://www.netbenefits.com)**, or contact the Fidelity Service Center for United Airlines at 1-800-245-9034 between the hours of 7:30 AM to 11 PM central time, each day the New York Stock Exchange is open.

## **I would like to contribute cash to my Fidelity 401(k) plan on or after my Separation Date. Can I still do that?**

No, the only contribution allowed to your 401(k) plan after your Separation Date are contributions calculated based on any trailing pay. No other contributions are permitted.

## **What are the options with my CMI 401(k) balance? Can I leave my money in the CMI 401(k) plan?**

If your vested CMI 401(k) Savings Plan account balance is greater than \$1,000, you will be eligible to directly rollover your CMI 401(k) Savings Plan account balance to another qualified plan (e.g., IRA or employer qualified plan), receive payment from the CMI 401(k) Savings Plan or defer payment until a later date.

If your vested CMI 401(k) Savings Plan account balance is \$1,000 or less, you will receive an automatic distribution from the plan ninety days after the effective date of your layoff. You may request an immediate direct rollover or payment from the CMI 401(k) Savings Plan between the effective date of your layoff and the end of this 90-day period. For further information, please contact ASC at 671-477-2724.

## **How does it work if I have a PBGC benefit?**

If you were employed by pre-merger United Airlines prior to 2006, once you are separated you may be eligible for a benefit from one of the pension plans assumed by the PBGC. Visit the PBGC at **[www.pbgc.gov](http://www.pbgc.gov)** or call toll-free 1-800-400-7242 and refer to the appropriate PBGC Case Number:

- 19962800 — Flight Attendant Defined Benefit Pension Plan
- 19922400 — Ground Employees' Retirement Plan
- 19912600 — Management, Administrative and Public Contact Defined Benefit Pension Plan
- 19962700 — Pilot Defined Benefit Pension Plan

## **How does it work if I have a CARP benefit?**

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If you are actively accruing benefit service in CARP when you start your pre-separation leave, you will continue to accrue benefit service during the leave to the extent you are receiving pensionable pay.

If you meet the applicable age and years of service requirements provided below, you may be eligible to commence your benefit once you are separated.

Eligible employees may retire early – and receive a reduced CARP benefit – if:

- You are at least age 50 and have at least 20 years of vesting service or
- You are at least age 55 and have at least 10 years of vesting service.

If you are eligible for early or normal retirement when you leave the Company, you may choose a lump sum option. If your benefit has a value of \$1,000 or less, your benefit will automatically be paid in a lump sum.

If you are not eligible for early or normal retirement at this time, but are vested in CARP, you will have a deferred vested benefit available for you in the future.

Log on to Your Benefits Resources (YBR) to learn more about your benefit, run estimates and commence your retirement benefit online. If you have questions, there are videos discussing the plan and showing you how to run an estimate and commence retirement online.

You may call the UABC at 800-651-1007 Monday through Friday between 7AM and 7PM CT. Please be aware that current wait times are considerably longer than normal.

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### **When can I start my CARP benefit if I take VSL?**

If you are early retirement eligible as of your last day of pre-separation leave, you can commence the first of the month following your last day of pre-separation leave. Keep in mind that if you are actively accruing service in CARP when you go on your pre-separation leave, you will continue to accrue service while on leave.

### **If I take one of the VSL program offerings, will I be eligible for the CARP lump sum**

## at the end of my pre-separation leave?



To be eligible for the CARP lump sum option, you must be early retirement eligible by your separation/retirement date at the end of your pre-separation leave. This means you must be age 50 with at least 20 years of vesting service or age 55 with at least 10 years of vesting service to be eligible for the lump sum. If you do not meet these requirements at the end of your pre-separation leave, you will be considered deferred vested and will be eligible for an annuity payment from CARP.

## Will I continue to accrue CARP service while on pre-separation leave?

Yes, to the extent you are actively accruing a CARP benefit at the point you go on pre-separation leave, you will continue to accrue service until your separation/retirement date.

## Why are my CARP estimates in the future (2022 and later) lower than estimates right now?

The interest rates that are used to project in the future use a 60-month average of the segmented rates from September 2015 to August 2020, which may not be reflective of the current, historically low segmented rates. The rates are updated semi-annually, with the next updates expected in February (for July 2021 – December 2021), and then in September (for January 2022 – June 2022).

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## How will Program A, with the 33% pay continuation, impact my CARP final average earnings calculation?

Keep in mind that the final average compensation calculation for CARP uses the highest five consecutive years in the last ten years of pay. To the extent your pay in 2021 is significantly lower than other years, it is likely it will not be used in the calculation.

## Is the CARP lump sum option still available?

Yes, at this time all distribution options under the plan, including lump sum distributions, remain available.

## Can I request my CARP pension funds as soon as I am separated?



Yes, as long as you've met the age and years of service requirement and file the necessary paperwork, you will be able to commence your CARP benefit on the first of the month after your last day of employment with United (e.g., if your Separation Date is January 1, 2022 your earliest commencement date would be January 1, 2022).

You may start the commencement process up to 90 days in advance of your desired commencement date. For example, if you would like to commence your benefit effective January 1, 2022, the earliest you can begin the commencement process is on October 1, 2021.

**I have started the CARP benefit commencement process, but I have not received my paperwork yet. Will this delay my commencement date?**

The volume of benefit commencements is unusually high right now. If you have started the commencement process either via the Benefits Center or YBR, it could take 7-10 business days to receive your paperwork. However, this will not impact your benefit commencement date as long as you return your forms within the 60-day window of the commencement process being initiated.

Keep in mind that your benefit payment will not occur until you have completed the election and authorization paperwork, and the Benefits Center has received your retirement status update from United.

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**I am eligible to start my CARP benefit and I want to roll it over to an IRA or my 401k. What steps do I need to take?**

If you have the account information for your IRA/financial institution, or would like to roll your CARP benefit to your United 401(k) account, you can either contact the Benefits Center or enter the information in the retirement commencement flow on YBR up to 90 days prior to your separation date.

Don't forget there are educational videos on the Savings & Retirement page of YBR that will help you navigate the retirement process for CARP if you have additional questions.

**I am currently on a leave of absence/COLA and the CARP benefit estimator isn't showing the correct pay if I elect VSL. Why?**

The CARP online estimator uses your current status to project service and pay into the future. While on leave, your projected pay would be \$0.00 which prevents the estimator from providing an accurate estimate. If you elect VSL, you will be put back into an active status and the estimator will project forward based on your service and pay continuation in VSL.

**If I go to the Your Benefits Resources (YBR) website to estimate my pension benefit, what should I use for my "Last Day of Employment"?**

Your last day of employment is the day before your separation date. For example, if your separation date is January 1, 2022, your last day of employment is December 31, 2021.

**The wait times at the UABC can be very long. Do I have to call the UABC to commence my pension benefit?**

No, you may begin the process to commence your benefit by visiting the Your Benefits Resources (YBR) website. The website also includes an instructional video on how to commence your benefit online if you're not familiar with the system.

**I plan to take VSL and would like to start the commencement process for my CARP benefit. What do I need to do to start the process?**

You may begin the process to commence your benefit by visiting the Your Benefits Resources (YBR) website up to 90 days prior to your elected commencement date. Please note that your commencement process will not complete successfully until your separation status is received by the UABC, and all the necessary elections and paperwork are received by the UABC.

**Why don't I have a lump sum available in CARP? I have 10 years of company service.**

Lump sum availability, or early retirement eligibility, is based on Vesting Service in CARP, not company service. For more information on how Vesting Service is calculated, please visit the Your Benefits Resources (YBR) website. The website includes an informational video on how CARP works, including details on the various types of service used in CARP.

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## How do I get pricing on the cost of Part A and B from Medicare?



Please visit SSA.gov and click on the log-in link. From there, you have the “Forgot Username?” or the “Forgot Password?” options. Select the one which is most appropriate for you. Ensure you have access to either the email account or mobile telephone you used when first setting up the account.

If you continue to have issues, you can contact the Social Security Administration directly at 1-800-772-1213.

## How do I contact Social Security?

Please visit SSA.gov and click on the log-in link. From there, you have the “Forgot Username?” or the “Forgot Password?” options. Select the one which is most appropriate for you. Ensure you have access to either the email account or mobile telephone you used when first setting up the account.

If you continue to have issues, you can contact the Social Security Administration directly at 1-800-772-1213.

## What resources are available to help me understand if I’m financially prepared for my future?

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To help you more effectively manage your finances, United has pulled together a variety of resources on the new United Airlines Financial Wellness website. The website has tools, articles and videos to help you manage your finances today and into the future. The Retirement Preparation section of the site has articles and videos to help you determine if you are ready to retire and if VSL is right for you. When you are ready, workgroup specific Retirement Checklists are available on the site. These checklists outline the simple steps to take to retire from United.

If you prefer to speak with someone regarding your finances and retirement readiness, and are a participant in a United 401(k) Plan, you have resources through your 401(k) provider who can help.

Fidelity 401(k) plan participants may call the Fidelity Planning & Advice Center at 1-800-603-4015 to speak with a Fidelity consultant. .

Watch for an email from Fidelity with directions on how to schedule a one-to-one

complimentary consultation with a Fidelity consultant or to join a virtual Ask Fidelity session. The one-to-one consultations are a deep look at your current financial situation. The virtual Ask Fidelity sessions will give you the opportunity to ask questions about your 401(k) plan and learn from the questions of others.

CMI 401(k) plan participants may call ASC at 1-671-477-2724 to schedule an appointment with an advisor.

### **Will I continue to have access to the available financial resources if I separate from the company?**

Yes, you will still be able to access the information on the United Airlines Financial Wellness website, as well as the resources available through your 401(k) provider as long as you keep a balance in your plan account.

### **Is pre-separation leave pay eligible for the UK Group Stakeholder Plan?**

Yes, your pay during pre-separation leave is considered eligible for UK Group Stakeholder Plan employee contributions. You will also be eligible to receive company direct and matching contributions on your pre-separation leave pay.

### **Is pre-separation leave pay eligible for 401(k)?**

Yes, your pay during pre-separation leave is considered eligible for 401(k) employee contributions. If provided for in your CBA, you will also be eligible to receive 401(k) company contributions on your pre-separation leave pay.

### **I currently have a loan from my Fidelity 401(k). Can I continue to make loan repayments through the end of the loan term?**

While on pre-separation leave, your loan repayments will continue through payroll deductions.

If your loan is still outstanding after your separation from the company, any outstanding loan balance will be re-amortized to a monthly payment frequency and you will be able to make loan repayments through the end of the loan term. Fidelity will mail a letter to you outlining your options to continue making payments on your loan. This letter will be mailed within two weeks after Fidelity receives notification from United of your separation. If you do not either continue

to make regular loan payments or pay any outstanding loan balance in full, the unpaid balance will be treated as a loan default the earlier of: (1) the date you request a distribution of your Plan account; or (2) the end of the calendar quarter following the calendar quarter in which you first fail to make a scheduled loan payment. Should you default on the loan, the unpaid balance will be reported to the Internal Revenue Service (IRS) as a taxable event in the year of default and may be subject to an IRS tax penalty. An IRS Form 1099-R reflecting the default will be issued in January of the following year.

For more information, access your Plan account online at **www.netbenefits.com** or call the Fidelity Service Center for United Airlines at 1-800-245-9034.

### **I currently have a loan from my CMI 401(k). Can I continue to make loan repayments through the end of the loan term?**

While on pre-separation leave, your loan repayments will continue through payroll deductions.


If your loan is still outstanding after your separation from the company, you will need to contact ASC to set up a repayment schedule outside of payroll to continue making loan repayments through the end of your plan term. If you do not either continue to make regular loan payments or pay any outstanding loan balance in full, the unpaid balance will be treated as a loan default the earlier of: (1) the date you request a distribution of your Plan account; or (2) the end of the calendar quarter following the calendar quarter in which you first fail to make a scheduled loan payment. Should you default on the loan, the unpaid balance will be reported to the applicable tax jurisdiction as a taxable event in the year of default and may be subject to a tax penalty.

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### **Will I continue to receive service accruals in CARP while I am on the pre-separation leave?**

Yes, your vesting and benefit service accruals will continue while you are on the pre-separation leave.

### **If I am a participant in the IAM NPF, will I continue to receive contributions to the IAM NPF while on the pre-separation leave?**

Yes, contributions will be made to the IAM NPF on your behalf if you have eligible earnings and hours. 

If you are in Program A, the hours sent to the IAM NPF will be reduced to 33% of your minimum monthly hours per the Program A details.

**If I participate in VSL Program A will I still get my early retirement benefits from the IAM NPF if my pension starts on 1/1/2022?**

Yes, you will still be able to take advantage of the early retirement benefits offered by the IAM NPF if you participate in VSL Program A.

You will need to ensure that all necessary paperwork is **complete and stamped as received by the fund office by 12/30/2021 at the latest.**

Please go to <https://www.iamnpf.org/participants/apply-pension-benefits> for more information on applying for your pension benefits or contact the IAM NPF at 1-800-424-9608 between 9 a.m. and 7 p.m. Eastern time, Monday through Friday.

It is your responsibility to reach out to the IAM NPF to verify rules and procedures regarding the receipt and processing of benefit application forms and other necessary information to determine the requirements to ensure you can obtain a January 1, 2022 benefit commencement date to retain the early retirement subsidies discussed above.

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**If I participate in the IAM NPF and elect VSL Program B, can I separate early and still get my early retirement benefits from the IAM NPF if my pension starts on 1/1/2022?**

Yes, you will still be able separate early to take advantage of the early retirement benefits offered by the IAM NPF if you are eligible. You would need to submit an election form to separate early, which will be available in March. Please see the FAQ entitled, “Can I elect an earlier Separation Date than my assigned Separation Date under Program A or Program B?” for full instructions.

Your pre-separation leave will need to end on or before 12/31/2021.

You will also need to ensure that all necessary paperwork is **complete and**

**stamped as received by the fund office by 12/30/2021 at the latest.**



Please go to <https://www.iamnpf.org/participants/apply-pension-benefits> for more information on applying for your pension benefits or contact the IAM NPF at 1-800-424-9608 between 9 a.m. and 7 p.m. Eastern time, Monday through Friday.

Note: It is your responsibility to reach out to the IAM NPF to verify rules and procedures regarding the receipt and processing of benefit application forms and other necessary information to determine the requirements to ensure you can obtain a January 1, 2022 benefit commencement date to retain the early retirement subsidies discussed above.

**The IAM NPF online calculator does not show the early retirement subsidy if my pension effective (start) date is January 1, 2022 which is different than what United has said. Which is right?**

We have been informed by IAM NPF personnel that subsidies will be available for January 1, 2022 commencements, and their online calculator is not yet updated. If you select a pension start date of January 1, 2022, you will still be eligible for the early retirement subsidies from the IAM NPF.

Keep in mind that in order to qualify for these subsidies, you will need to ensure that all necessary paperwork is complete and arrives at the Fund Office in time to be stamped as "received" by the Fund Office staff by December 30, 2021.

It is your responsibility to reach out to the IAM NPF to verify rules and procedures regarding the receipt and processing of benefit application forms and other necessary information to determine the requirements to ensure you can obtain a January 1, 2022 benefit commencement date and receive the early retirement subsidies discussed above.

Please go to <https://www.iamnpf.org/participants/apply-pension-benefits> for more information on applying for your pension benefits or contact the IAM NPF at 1-800-424-9608 between 9 a.m. and 7 p.m. Eastern time, Monday through Friday.

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## Compensation & profit sharing



### **Will I receive profit sharing if any payments are made during (or after) my pre-separation leave?**

Pre-separation Leave pay is not defined a “eligible wages” under the profit sharing plan. However, if you are on pre-separation leave as of the last day of the applicable calendar year (or you retire during the year), you would be eligible for a profit-sharing payment based on any eligible wages earned prior to your leave. Please note that given the drop in travel demand and financial outlook for United Airlines, this program is not expected to pay out for 2020 and might not pay out for 2021.

### **May I continue my direct deposit during my pre-separation period leave?**

Yes, you will automatically continue with your current direct deposit set up during the pre-separation leave.

### **What deduction will and won't be taken out of my paycheck during my pre-separation leave?**

During your pre-separation leave, the following deductions will continue to be taken out of your paycheck:

- 401(k) contribution amounts you have elected
- 401(k) loan repayments
- Medical, dental, and vision contributions, and company sponsored benefits
- All other deductions taken as if you were active

### **Will I be eligible for contractual raises during my pre-separation period?**

No, your hourly rate will be that shown in your employee profile on My Info as of your last day of work prior to the start of your pre-separation leave. Once you start your pre-separation leave your pay rate will not increase or decrease throughout the pre-separation leave.

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NOTE: This answer was updated on 1/26/2021 to be consistent with the pay examples.

## When will I receive my first VSL paycheck?

April 1, 2021

## How is my pay determined?

### Program A:

While on your pre-separation leave, you will receive 33% of your base wages at minimum guarantee hours spread across your paychecks during your pre-separation leave.

For example, if you are top of scale with a base wage rate of \$67.11 per hour, the total amount of pre-separation leave pay you will receive is \$15,825. Here is the calculation:

\$67.11 per hour x 33% x 71 hours per month starting March 1, 2021 (pre-separation leave start date) until December 31, 2021 (pre-separation leave end date) = \$15,825

The inclusions and exclusions for your base wage rate are as follows:

Included	Excluded

- Hourly rate as shown in your employee profile on My Info as of your last day of work prior to the start of your pre-separation leave. Once you start your pre-separation leave your pay rate will remain the same throughout the pre-separation leave.

- Other premium pay (e.g., night pay, galley pay, language pay)
- Per diem
- Purser premium (if applicable)

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Notes: Your final paycheck will be prorated based on the number of days in the last pay period that fall on or before December 31, 2021. The total amount of pre-separation leave pay you receive may vary from the example above.

**Program B:**

While on your pre-separation leave, you will receive 100% of your base wages spread across your paychecks during your pre-separation leave.

For example, if you are top of scale with a base wage rate of \$67.11 per hour, the total amount of pre-separation leave pay you will receive is \$86,074:

\$67.11 per hour x 100% x 71 hours per month starting March 1, 2021 (pre-separation leave start date) until August 31, 2022 (pre-separation leave end date) = \$86,074

The inclusions and exclusions for your base wage rate are as follows:

Included	Excluded
----------	----------

- |  |   |
|--|---|
| <ul style="list-style-type: none"><li>Hourly rate as shown in your employee profile on My Info as of your last day of work prior to the start of your pre-separation leave. Once you start your pre-separation leave your pay rate will remain the same throughout the pre-separation leave.</li></ul> | <ul style="list-style-type: none"><li>Other premium pay (e.g., night pay, galley pay, language pay)</li><li>Per diem</li><li>Purser premium (if applicable)</li></ul> |
|--|---|

Note: Your final paycheck will be prorated based on the number of days in the last pay period that fall on or before August 31, 2022. Due to rounding, the total amount of your pre-separation leave pay may vary. The total amount of pre-separation leave pay you receive may vary from the example above.

### **Will union dues be collected during my pre-separation leave?**

No, union dues will not be collected during the pre-separation leave.

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## **Vacation**



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### **Will my 2021 holidays be paid out?**

Holidays are paid out as normal days while on pre-separation leave.

### **Will I accrue vacation or sick time during the pre-separation leave?**

No, your accruals will stop when your pre-separation leave begins.

### **Will my floating holiday / personal day be paid out?**

No. Floating holidays / personal days are not paid out, unless required by applicable state law.

### **What happens to my holidays that I elected to defer (if I was eligible to do so) in 2020 for use in 2021?**

Holidays deferred in 2020 for use in 2021 were converted into Vacation at the beginning of 2021 and are now part of an employee's Current Year Vacation Accrual Balance.



## **What happens to my holidays that I elected to defer (if I was eligible to do so) in 2021?**

Holidays deferred (New Year's Day and Martin Luther King, Jr Day) in 2021 will be paid out within 60 days of pre-separation leave beginning.

## **How do I find my sick bank balance?**

- IAM (SEC, RMP-BTW, PCE-ATW), IBT (MEC): go to your time system, eTA.
- IAM (RES, MTI, FTI): go to My Info / View Absence Balances.
- PAFCA (DIS): go to My Info / View Absence Balances, but also go to your local station to verify your hours.
- Flight Attendants (IFA and AFA): go to your Pay Register in CCS under the Pay menu. Click "View Details" in the Sick Pay section located in the center panel, and you will see your balances.

## **Will I be paid out for my unused sick bank hours?**

No, you will not be paid out for your unused sick bank hours. If you are eligible for Bridge Medical as of your separation date, you can use your remaining sick bank hours to cover your medical premiums until age 65.

## **What happens to the purchased vacation?**

Any deductions that were made for purchased vacation will be refunded within 60 days from the start of your pre-separation leave.

## **How does vacation payout and accrual work?**

Any vacation you are due will be paid within 60 days from the start of your pre-

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separation leave.

This includes vacation you have remaining for 2021, vacation you accrued up until the start of your pre-separation leave, as well as purchased vacation if applicable (any remaining balance from purchased vacation will also be deducted on final check prior to your pre-separation leave). Vacation and sick time accruals will cease once your pre-separation leave starts.

Please note: Vacation payout is in addition to your VSL pre-separation pay.

### Will I be able to take make 401k contributions out of my vacation payout?

No. Under the terms of the United Airlines Flight Attendant 401(k) Plan vacation payout as part of your termination of employment is **not** eligible for employee contributions to the 401(k) plan. This is described in the Summary Plan Description (SPD), which can be requested on NetBenefits.com.

Although you are not officially separated until after your pre-separation leave ends, we are providing your vacation payout early, as a courtesy condition of VSL, rather than paying your vacation out once you're separated.

However, as mentioned throughout your VSL program window, your pre-separation leave pay (if applicable) WILL be eligible for 401(k) contributions.

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